

**Information to identify the case:**

Debtor 1 Anna N. Hong  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Northern District of Illinois**  
Case number: **17-25621**

Social Security number or ITIN **xxx-xx-1552**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna N. Hong  
aka Anna N Biegel

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

May 13, 2020

**For the court:**

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anna N. Hong  
Debtor

Case No. 17-25621-DRC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lsims  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 37

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db #+Anna N. Hong, 904 9th St., Northfiled, IL 60093-2814  
25955988 Albertsons, c/o Commercial Check Control, 7250 Beverly Blvd, Suite 200, Los Angeles, CA 90036-2560  
25955990 Applied Bank, Bankruptcy Department, PO Box 2449, Gig Harbor, WA 98335-4449  
25955992 Athletic & Therapeutic Inst., 4947 Paysphere Circle, Chicago, IL 60674-4947  
25955999 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965  
25956001 Credit Bureau of Canada Collection, 1450 Meyerside Drive, 7th Floor, Mississauga, Ontario L5T 2N5  
25956002 #+Denovus Corporation, Ltd, 480 Johnson Road, Suite 110, Washington, PA 15301-8936  
25956003 +EdFinancial Services, Attn: Bankruptcy Department, 298 N Seven Oaks Dr, Knoxville, TN 37922-2369  
26025347 +Edfinancial on behalf of US Dept of Educ, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
25965932 +First Security Credit Union, c/o Walinski & Associates P.C., 2215 Enterprise Dr., Suite 1512, Westchester, IL 60154-5804  
25956005 +IL Bone and Joint Institute, 5057 Paysphere Circle, Chicago, IL 60674-0001  
25956006 +Kohl/Capl, PO Box 6497, Sioux Falls, SD 57117-6497  
26218869 +LCS CAPITAL LLC, C/O LCS FINANCIAL SERVICES CORPORATION, 6782 SOUTH POTOMAC STREET STE # 100, CENTENNIAL, CO 80112-4585  
25956010 +LCS Financial, 6782 South Potomac Street, Suite 100, Centennial, CO 80112-4585  
25956008 +Law Office of John F Stimson, 9933 Lawler Ave, Suite 312, Skokie, IL 60077-3783  
25956009 +Law Office of Samuel Shim, 1401 McHenry Road, Suite 123, Buffalo Grove, IL 60089-1383  
25956014 +United Recovery Service, LLC, 18525 Torrence Ave, Suite C-1, Lansing, IL 60438-2891  
25956015 +Walinski and Associates, 2215 Enterprise Drive, Suite 1512, Westchester, IL 60154-5804

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: bncnotice@tomvaughntrustee.com May 14 2020 01:43:17 Tom Vaughn,  
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
25978810 EDI: PHINAMERI.COM May 14 2020 05:33:00 AmeriCredit Financial Services, Inc.,  
dba GM Financial, P O Box 183853, Arlington, TX 76096  
25955991 EDI: APPLIEDBANK.COM May 14 2020 05:33:00 Applied Bank, 4700 Exchange Court,  
Boca Raton, FL 33431-0966  
26045622 +EDI: PHINAMERI.COM May 14 2020 05:33:00 AmeriCredit Financial Services, Inc., dba GM Finan,  
P O Box 183853, Arlington, TX 76096-3853  
25955989 +EDI: PHINAMERI.COM May 14 2020 05:33:00 AmeriCredit/GM Financial, Po Box 183853,  
Arlington, TX 76096-3853  
25955993 +EDI: TSYS2.COM May 14 2020 05:33:00 Barclay Bank, PO BOX 60517,  
City of Industry, CA 91716-0517  
25955996 EDI: CAPITALONE.COM May 14 2020 05:33:00 Capital One Bank Usa, 15000 Capital One Dr,  
Richmond, VA 23238  
25955994 EDI: CAPITALONE.COM May 14 2020 05:33:00 Cap One, Bankruptcy Dept., PO Box 30285,  
Salt Lake City, UT 84130-0285  
25955995 +EDI: CAPITALONE.COM May 14 2020 05:33:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
26079967 EDI: CAPITALONE.COM May 14 2020 05:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
25955997 EDI: CAPITALONE.COM May 14 2020 05:33:00 Capital One Bank, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
25955998 EDI: COMCASTCBLCENT May 14 2020 05:33:00 Comcast, PO Box 3002,  
Southeastern, PA 19398-3002  
25956000 +EDI: CONVERGENT.COM May 14 2020 05:33:00 Convergent Outsourcing, 800 Sw 39th St,  
Renton, WA 98057-4927  
25956004 +E-mail/Text: dennis.fisher@att.net May 14 2020 01:42:43 First Security Credit Union,  
7161 North Cicero, Lincolnwood, IL 60712-2193  
25956007 E-mail/Text: bncnotices@becket-lee.com May 14 2020 01:42:35 Kohl/Capital One, PO Box 3115,  
Milwaukee, WI 53201-3115  
25956012 EDI: TSYS2.COM May 14 2020 05:33:00 MACYSDSNB, 911 Duke Blvd., Mason, OH 45040  
25956011 +EDI: TSYS2.COM May 14 2020 05:33:00 Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
25956013 +E-mail/Text: mprice@magesandprice.com May 14 2020 01:43:27 Mages & Price,  
Attorneys at Law, 1110 Lake Cook Road, Buffalo Grove, IL 60089-1944  
26282100 EDI: Q3G.COM May 14 2020 05:33:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: lsims  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Anna N. Hong davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3